

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL J. MELTER  
KELLY M. MELTER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:15-10523 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/11/2015 and confirmed on 6/11/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		84,684.66
Less Refunds to Debtor	1,002.94	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>83,681.72</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	3,666.54	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,666.54</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	41,582.25	0.00	41,582.25
	Acct: 4376				
	PNC BANK NA	13,536.14	13,536.14	0.00	13,536.14
	Acct: 4376				
	ERIE WATER WORKS*	1,480.48	1,480.48	0.00	1,480.48
	Acct: 2490				
	WELLS FARGO BANK NA D/B/A WELLS FA	11,960.72	11,960.72	1,303.02	13,263.74
	Acct: 8247				
					69,862.61

Priority					
	MICHAEL J GRAML ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL J. MELTER	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL J. MELTER	646.16	646.16	0.00	0.00
	Acct:				
	MICHAEL J. MELTER	356.78	356.78	0.00	0.00
	Acct:				
	MICHAEL J GRAML ESQ	4,000.00	4,000.00	0.00	0.00
	Acct:				

\*\*\*NONE\*\*\*

Unsecured					
	ECMC(*)	10,838.74	1,208.07	0.00	1,208.07
	Acct: 5654				
	CAVALRY SPV I LLC - ASSIGNEE(*)	8,133.35	906.53	0.00	906.53
	Acct: 7872				
	CAVALRY SPV I LLC - ASSIGNEE**	702.23	78.27	0.00	78.27
	Acct: 1802				
	PRA/PORTFOLIO RECOVERY ASSOC	457.23	50.96	0.00	50.96
	Acct: 8097				
	CLINICAL ASSOCIATES IN RADIOLOGY++	0.00	0.00	0.00	0.00
	Acct: 6525				
	CLINICAL ASSOCIATES IN RADIOLOGY++	0.00	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7071				
	AMERICAN INFOSOURCE LP AGENT - MIE	786.46	87.66	0.00	87.66
	Acct: 3061				
	DISCOVER BANK(*)	1,619.76	180.54	0.00	180.54
	Acct: 5133				
	ERIE COUNTY PUBLIC LIBRARY	0.00	0.00	0.00	0.00
	Acct: 7139				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0005				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0001				
	US DEPARTMENT OF EDUCATION	20,502.73	2,285.20	0.00	2,285.20
	Acct: 5654				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0004				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0006				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0003				
	GMAC*	0.00	0.00	0.00	0.00
	Acct: 8834				
	HSBC CARD SERVICES++	0.00	0.00	0.00	0.00
	Acct: 4500				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 1208				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 1204				
	SACOR FINANCIAL INC++	0.00	0.00	0.00	0.00
	Acct: 7045				
	LVNV FUNDING LLC, ASSIGNEE	2,404.03	267.95	0.00	267.95
	Acct: 9662				
	PRA/PORTFOLIO RECOVERY ASSOC	441.11	49.17	0.00	49.17
	Acct: 8833				
	TEAM TURF	0.00	0.00	0.00	0.00
	Acct: 0157				
	HAMOT MEDICAL CENTER*	0.00	0.00	0.00	0.00
	Acct: 9544				
	HAMOT MEDICAL CENTER*	0.00	0.00	0.00	0.00
	Acct: 5999				
	AMERICAN INFOSOURCE LP AGENT FOR	194.96	21.73	0.00	21.73
	Acct: 5656				
	WIDGET FEDERAL CREDIT UNION D/B/A \	341.75	38.09	0.00	38.09
	Acct: 1732				
	THE ACCOUNTS RETRIEVABLE SYSTEM	8,778.15	978.40	0.00	978.40
	Acct: 5654				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					6,152.57

TOTAL PAID TO CREDITORS 76,015.18

TOTAL CLAIMED

PRIORITY	0.00
SECURED	26,977.34
UNSECURED	55,200.50

Date: 07/29/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
[cmeccf@chapter13trusteevdpa.com](mailto:cmeccf@chapter13trusteevdpa.com)

IN RE:

MICHAEL J. MELTER  
KELLY M. MELTER  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:15-10523 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Michael J. Melter  
Kelly M. Melter  
Debtors

Case No. 15-10523-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 47

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db/jdb Michael J. Melter, Kelly M. Melter, 1338 West 35th Street, Erie, PA 16508-2444  
14043727 AES/College Savings Bank, P.O. Box 2461, Harrisburg, PA 17105-2461  
14043729 +Apotheker & Associates, P.C., 520 Fellowship Road, Suite C306,  
Mount Laurel, NJ 08054-3410  
14043740 Attn: Bankruptcy Department, HSBC Card Services, P.O. Box 5246,  
Carol Stream, IL 60197-5246  
14043755 +Attn: Bankruptcy Department, Verizon, 500 Technology Drive, Suite 550,  
Saint Charles, MO 63304-2225  
14043731 Attn: Bankruptcy Dept., Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285  
14043730 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)  
14090362 +Cavalry SPV I, LLC, Assignee of Capital One Bank USA, N.A., Bass & Associates, P.C.,  
3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083  
14043734 +Clinical Associates in, Radiology, P.C., 1741 West 26th Street, Erie PA 16508-1256  
14335297 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
14043736 +Erie County Public Library, 160 East Front Street, Erie, PA 16507-1554  
14043737 Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004  
14043738 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
14051819 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
14043745 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
14103350 +PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
14043742 Patricia A. Melter, 1274 Top Road, Erie, PA 16505-2564  
14043726 +Ratch Law Group, P.C., Edwin A. Abrahamsen & Associates, P.C.,  
409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062  
14078915 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,  
Harrisburg PA 17106-9184  
14043754 UPMC Hamot Medical Center, c/o Patient Acct. Dept., 201 State Street, Erie, PA 16550-0001  
14043752 Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,  
Cherry Hill, NJ 08003-3620  
14049207 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657  
14043756 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Aug 01 2020 09:50:49  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605  
14080211 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 01 2020 04:36:59  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
14047327 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 01 2020 04:36:59  
American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
Oklahoma City, OK 73126-8941  
14043728 +E-mail/Text: bky@americanprofit.net Aug 01 2020 04:28:41 American Profit Recovery,  
34405 W. 12 Mile Road #379, Farmington, MI 48331-5608  
14043732 E-mail/Text: cms-bk@cms-collect.com Aug 01 2020 04:27:35 Capital Management Services,  
698 South Ogden Street, Buffalo, NY 14206-2317  
14043733 +E-mail/Text: bankruptcy@cavps.com Aug 01 2020 04:28:39 Cavalry Portfolio Services,  
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322  
14097022 +E-mail/Text: bankruptcy@cavps.com Aug 01 2020 04:28:39 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14046890 E-mail/Text: mrdiscren@discover.com Aug 01 2020 04:27:22 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
14043735 E-mail/Text: mrdiscren@discover.com Aug 01 2020 04:27:22 Discover Financial Services,  
P.O. Box 3025, New Albany, OH 43054-3025  
14043739 +E-mail/Text: ally@ebn.phinsolutions.com Aug 01 2020 04:27:15 GMAC, P.O. Box 535160,  
Pittsburgh, PA 15253-5160  
14043741 +E-mail/PDF: resurgentbknotifications@resurgent.com Aug 01 2020 04:35:07 LVNV Funding LLC,  
P.O. Box 10497, Greenville, SC 29603-0497  
14064906 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 01 2020 04:35:04  
LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
14043743 E-mail/Text: bankruptcydpt@mcmcg.com Aug 01 2020 04:28:15 Midland Credit Management, Inc.,  
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
14043746 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 01 2020 09:30:04  
Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd.,  
Norfolk, VA 23502  
14101241 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 01 2020 09:30:04  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14043747 E-mail/Text: bk@revenuegroup.com Aug 01 2020 04:28:50 Revenue Group,  
4780 Hinckley Industrial Pkwy., Suite 200, Cleveland, OH 44109  
14055832 E-mail/PDF: rmscedi@recoverycorp.com Aug 01 2020 09:50:49  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

District/off: 0315-1

User: jmar  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Jul 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14043750 E-mail/PDF: gecscedi@recoverycorp.com Aug 01 2020 09:04:34 SYNCB/Sam's Club,  
Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060  
14043748 +E-mail/Text: bkcy@sacor.net Aug 01 2020 04:28:39 Sacor Financial Inc.,  
1911 Douglas Blvd. #85-205, Roseville, CA 95661-3811  
14043749 E-mail/PDF: gecscedi@recoverycorp.com Aug 01 2020 09:04:34 Synchrony Bank/Lowe's,  
Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060  
14043751 E-mail/Text: Nikki.Luebke@TeamTurfErie.com Aug 01 2020 04:27:12 Team Turf, 11008 U.S. 19,  
Waterford, PA 16441  
14067681 +E-mail/Text: annes@accountsretrievable.com Aug 01 2020 04:27:33  
The Accounts Receivable System, Inc., c/o Harold Rosenblatt, Pres., PO Box 386,  
Bellmore, NY 11710-0386  
14043753 +E-mail/Text: ebn@unique-mgmt.com Aug 01 2020 04:28:44 Unique Management Services, Inc.,  
119 E. Maple Street, Jeffersonville, IN 47130-3439  
14043757 +E-mail/Text: collections@widgetfinancial.com Aug 01 2020 04:28:18 Widget Financial,  
2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank, National Association  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
14043744 ##+Penn Credit Corporation, 916 S. 14th Street, Harrisburg, PA 17104-3425

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com, ewassall@logs.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com  
Lauren Berschler Karl on behalf of Creditor PNC Bank, National Association lkarl@rascrane.com, lbkarl03@yahoo.com  
Michael J. Graml on behalf of Joint Debtor Kelly M. Melter mattorney@neo.rr.com, mjgraml@verizon.net  
Michael J. Graml on behalf of Debtor Michael J. Melter mattorney@neo.rr.com, mjgraml@verizon.net  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneccour cmecf@chapter13trusteeewda.com  
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com, cblack@udren.com

TOTAL: 8